

REMARKS

Claims 33 and 35-53 are pending in this application. By this Amendment, Applicant has cancelled Claim 34, without prejudice, Applicant has added new Claim 53, and Applicant has amended independent Claim 33. Applicant has amended independent Claim 33 so as to more clearly distinguish the present invention, as defined by independent Claim 33, over the prior art. Applicant respectfully submits that the newly added Claim 53 does not contain new matter. Applicant also respectfully submits that the amendment to independent Claim 33 does not contain new matter. Applicant respectfully submits that the present invention, as defined by Claims 33, and 35-53, is patentable over the prior art.

Applicant has also deleted the Abstract Of The Disclosure and has substituted therefor the new Abstract Of The Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract Of The Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. THE 35 U.S.C. §102 REJECTIONS:

The Examiner asserts that Claims 33-52 are rejected under 35 U.S.C. §102(e) as being anticipated by Ensel, et al., U.S. Patent No. 6,493,685 (Ensel).

As noted above, Applicant has cancelled Claim 34, without prejudice, Applicant has added new Claim 53, and Applicant has amended independent Claim 33. Applicant has amended independent Claim 33 so as to more clearly distinguish the present invention, as defined by independent Claim 33, over the prior art. Applicant respectfully submits that the newly added Claim 53 does not contain new matter. Applicant also respectfully submits that the amendment to independent Claim 33 does not contain new matter. Applicant respectfully submits that the present invention, as defined by Claims 33, and 35-53, is patentable over the prior art.

IA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 33 AND 35-53, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 33 and 35-53, is patentable over the prior art. Applicant respectfully submits that the

present invention, as defined by independent Claim 33, is patentable over the prior art.

Applicant submits that the present invention, as defined by independent Claim 33, is patentable over Ensel. Applicant respectfully submits that Ensel does not disclose or suggest the present invention, as defined by independent Claim 33. Applicant submits that Ensel does not disclose or suggest an apparatus, comprising a first processing device for processing information regarding a transaction involving an account associated with an individual account holder, wherein the first processing device generates a first message containing information regarding the transaction as the transaction is occurring, and a transmitter for transmitting the first message to a first communication device associated with the individual account holder, wherein the first message is transmitted to the first communication device after the transaction has started but before the transaction has ended, all of which features are specifically recited features of independent Claim 33.

Applicant submits that Ensel does not disclose or suggest the recited first processing device for processing the recited information regarding a transaction involving an

account associated with an individual account holder, which generates the recited first message containing information regarding the recited transaction as the recited transaction is occurring. Applicant submits that Ensel does not disclose or suggest the recited first processing device which generates the recited first message containing information regarding the recited transaction as the recited transaction is occurring.

Applicant further submits that Ensel does not disclose or suggest the recited transmitter for transmitting the recited first message to the recited first communication device associated with the individual account holder, wherein the recited first message is transmitted to the recited first communication device after the recited transaction has started but before the recited transaction has ended. Applicant submits that Ensel does not disclose or suggest the recited first message which is transmitted to the recited first communication device after the recited transaction has started but before the recited transaction has ended.

Applicant further submits that Ensel does not disclose or suggest a memory device for storing, for each of a plurality of accounts associated with the individual

account holder, information regarding at least one completed transaction on each of at least two accounts of the plurality of accounts, wherein the plurality of accounts comprises at least one of a credit card account, a debit card account, a charge card account, a "smart" card account, and a currency card account, and at least one of a bank account, a checking account, a savings account, an electronic money account, a brokerage account, a wireless communication account, and a cellular communication account, and further wherein the information regarding the at least one completed transaction on each of at least two accounts of the plurality of accounts includes, for each completed transaction, information regarding the completed transaction or information contained in the first message, and further wherein, for each completed transaction, the information regarding the at least one completed transaction on each of at least two accounts of the plurality of accounts further includes information regarding an identity and contact information for at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider, involved in the completed transaction, wherein the information regarding the at least one completed transaction on each of at least two accounts of the plurality of accounts or the information contained in the

first message is automatically received by a receiver and automatically stored in the memory device, all of which features are still other specifically recited features of independent Claim 33.

Applicant submits that Ensel does not disclose or suggest the recited memory device for storing, for each of a plurality of accounts associated with the individual account holder, the recited information regarding at least one completed transaction on each of the recited at least two accounts of the plurality of accounts, wherein the plurality of accounts comprises at least one of a credit card account, a debit card account, a charge card account, a "smart" card account, and a currency card account, and at least one of a bank account, a checking account, a savings account, an electronic money account, a brokerage account, a wireless communication account, and a cellular communication account. Applicant submits that Ensel does not disclose or suggest the recited information regarding the recited at least one completed transaction on each of at least two accounts of the plurality of accounts which includes, for each completed transaction, the information regarding the completed transaction or information contained in the recited first message, and the recited information regarding an identity

and contact information for the recited at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider, involved in the recited completed transaction. Applicant further submits that Ensel does not disclose or suggest the recited apparatus, wherein the recited information regarding the at least one completed transaction on each of at least two accounts of the plurality of accounts or the recited information contained in the first message is automatically received by the recited receiver and automatically stored in the recited memory device.

Applicant submits that Ensel does not disclose or suggest the apparatus of Claim 33, wherein the first processing device or a second processing device processes information regarding a request for information regarding at least one completed transaction, wherein the request for information regarding at least one completed transaction is transmitted from the first communication device or from a second communication device associated with the individual account holder, wherein the first processing device or the second processing device generates a second message in response to the request for information regarding at least one completed transaction using the information regarding at

least one completed transaction on each of at least two accounts of the plurality of accounts stored in the memory device, wherein the second message contains information regarding at least one completed transaction and contact information regarding the at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider, involved in the at least one completed transaction, wherein the second message is transmitted to the first communication device or to the second communication device on or over at least one of the Internet and the World Wide Web, all of which features are yet other specifically recited features of independent Claim 33.

Applicant submits that Ensel does not disclose or suggest the recited first processing device or the recited second processing device which processes the recited information regarding the recited request for information regarding at least one completed transaction, wherein the recited request for information regarding at least one completed transaction is transmitted from the recited first communication device or from the recited second communication device associated with the individual account holder, and which generates the recited second message in response to the

recited request for information regarding at least one completed transaction using the recited information regarding at least one completed transaction on each of the recited at least two accounts of the plurality of accounts stored in the recited memory device.

Applicant further submits that Ensel does not disclose or suggest the recited second message which contains the recited information regarding at least one completed transaction and the recited contact information regarding the recited at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider, involved in the recited at least one completed transaction. Applicant further submits that Ensel does not disclose or suggest the recited second message which is transmitted to the recited first communication device or to the recited second communication device on or over at least one of the Internet and the World Wide Web.

In view of the foregoing, Applicant respectfully submits that Ensel does not disclose or suggest many of the specifically recited features of independent Claim 33. Applicant further submits that Ensel does not disclose or suggest all of the specifically recited features of independent Claim 33.

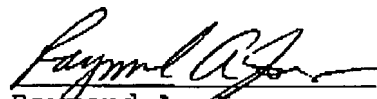
In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 33, is patentable over Ensel.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 33, is patentable over the prior art. Applicant further submits that Claims 35-53, which claims depend directly from independent Claim 33 so as to include all of the limitations of independent Claim 33, are also patentable as said Claims 35-53 depend from allowable subject matter. In particular, Applicant submits that Ensel does not disclose or suggest all of the specifically recited features of independent Claim 33, and, therefore, Ensel does not disclose or suggest all of the features of each of dependent Claims 35-53. Allowance of pending Claims 33 and 35-53 is, therefore, respectfully requested.

II. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested. Allowance of pending Claims 33 and 35-53 is respectfully requested.

Respectfully Submitted,


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Encl.: - Abstract of the Disclosure

June 3, 2007

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